

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Mark Charles and Michelle Lee Sigular : Bankruptcy Case No. 19-10363-TPA
Debtor(s) : Chapter 13

PLAN CONFIRMATION ORDER

AND NOW, this **29th** day of **September, 2021**, it is hereby **ORDERED, ADJUDGED and DECREED**, with the consent of all the Parties in attendance, as follows:

A The Chapter 13 Plan dated **July 13, 2021**, except as modified herein as numbered, below, is **CONFIRMED** in accord with **11 USC 1325**. On the effective date of this Order, the Chapter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured creditors will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has submitted a *Notice of Intention to Pay Claims* to the Court.

1. No further payments to the following secured/priority claimant(s) is/are due and owing because of the surrender of collateral referred to in the(Amended)Plan. All prior payments to the following Creditors(s) is/are approved. Creditor(s) and Claim No(s).: ***Hyundai Lease Titling Trust (1)***.

2. The estimated funds to be paid to general Unsecured Creditors is **\$2,423** with an estimated percentage dividend of **3%**.

B IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

1. Objections to the Plan: This Order is effective as of the date indicated below. Pursuant to **Fed.R.Bankr.P. 2002(b)**, any party in interest with an objection to any provision of this Confirmation Order must file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may only disburse funds pursuant to this confirmation order upon expiration of the foregoing twenty-eight (28) day period.

2. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

3. Review of Claims Docket and Objections to Claims. Pursuant to **LBR 3021-1(c)(2)**, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

4. Motions or Complaints Pursuant to §§506, 507, or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to **11 U.S.C. §§506, 507 and 522** shall be filed within ninety (90) days after the claims bar date.

5. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

C IT IS FURTHER ORDERED THAT:

1. Plan terms are subject to the resolution of: timely but yet to be filed claims including government claims; all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.

2. Following payment of allowed secured and priority claims the allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.

3. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to 11 U.S.C. §1322(b)(2), nothing in this Order shall be construed to change the payment terms established in the Plan.

4. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

5. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

6. Debtor(s) shall file an Amended Schedule I and/or J in the event of:

(a) Household income increases by 10% or more over most the recently filed Schedule I, because of new employment, promotion, or otherwise.

(b) A reduction in payroll withholding (including any Domestic Support Obligation and retirement loan(s) repayments), or a 10% or more reduction of any line item expense on Schedule J.

(c) Any indicated increase in disposable income as a result of an increase in income or decrease in payroll withholding or Schedule J expense (and the fund created for the benefit of general Unsecured Creditors) is retroactive to the date of the payoff of the obligation, decrease in expense, or increase in household income.

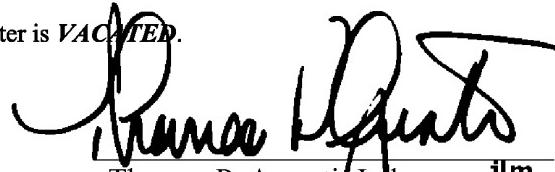
7. Debtor(s) shall provide Trustee annual tax returns and statements of income and expenses, in accordance with Section 521(f) and (g), and shall file an amended plan reflecting any increase in disposable income retroactive to date of increase.

8. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

9. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.

10. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

11. Any prior Confirmation Order entered in this matter is *VACATED*.



Thomas P. Agresti, Judge
United States Bankruptcy Court

Revised 7/26/2021

cc: All Parties in interest to be served by Clerk in seven (7) days

In re:
Mark Charles Sigular
Michelle Lee Sigular
Debtors

Case No. 19-10363-TPA
Chapter 13

District/off: 0315-1
Date Rcvd: Sep 29, 2021

User: jmar
Form ID: pdf900

Page 1 of 4
Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Mark Charles Sigular, Michelle Lee Sigular, 1386 Thompson Hill Road, Russell, PA 16345-2526
sp	+ Charles S. DeAngelo, Fessenden, Laumer & DeAngelo PLLC, 81 Forest Avenue, P.O. Box 0590, Jamestown, NY 14702-0590
15060056	+ American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15030697	+ Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
15030698	+ Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
15038849	+ Chiari & Ilecki, c/o Melissa Overbeck Esquire, 1 Delaware Road, Suite 110, Buffalo, NY 14217-2743
15030713	+ Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412
15032739	+ Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
15030716	+ Kia Motors Finance, 10550 Talbert Avenue, Fountain Valley, CA 92708-6031
15062110	+ M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508
15030719	+ Mfgrs & Traders Trust, Po Box 7678, Buffalo, NY 14240
15052362	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
15030722	+ Southern Chautauqua Federal CU, 168 East Fairmount Avenue, Lakewood, NY 14750-1942
15035357	+ Southern Chautauqua Federal Credit Union, c/o Chiari & Ilecki, LLP, 1 Delaware Rd. Ste. 110, Buffalo, NY 14217-2743
15030735	+ Usaa Savings Bank, 10750 Mc Dermott, San Antonio, TX 78288-1600
15417371	+ Westlake Financial Services, 3440 Flair Drive Lockbox # 840132, El Monte CA 91731-2823

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 30 2021 00:12:17	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: rmscedi@recoverycorp.com	Sep 30 2021 00:12:21	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15030696	+ Email/Text: ally@ebn.phinsolutions.com	Sep 30 2021 00:03:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
15030699	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 30 2021 00:12:24	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
15030700	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 30 2021 00:12:16	Capital One / Maurices, Po Box 30258, Salt Lake City, UT 84130-0258
15052365	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 30 2021 00:12:16	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15030701	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 30 2021 00:12:16	Capital One Bank USA NA, Po Box 30281, Salt Lake City, UT 84130-0281
15030702	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 30 2021 00:12:22	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15073009	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 30 2021 00:12:22	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493

District/off: 0315-1

User: jmar

Page 2 of 4

Date Recd: Sep 29, 2021

Form ID: pdf900

Total Noticed: 66

15030703	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 30 2021 00:12:22	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15030704	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 30 2021 00:04:00	Comenity Bank / Beallsfl, Po Box 182789, Columbus, OH 43218-2789
15030705	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 30 2021 00:04:00	Comenity Bank / Bonton, Po Box 182789, Columbus, OH 43218-2789
15030706	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 30 2021 00:04:00	Comenity Bank / Hot Topic, Po Box 182789, Columbus, OH 43218-2789
15030707	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 30 2021 00:04:00	Comenity Bank / Kay's Jewelers, Po Box 182789, Columbus, OH 43218-2789
15030708	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 30 2021 00:04:00	Comenity Bank / NY & Co, Po Box 182789, Columbus, OH 43218-2789
15030709	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 30 2021 00:04:00	Comenity Bank / Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
15030710	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 30 2021 00:04:00	Comenity Capital Bank / Overstock, Po Box 182120, Columbus, OH 43218-2120
15030711	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 30 2021 00:04:00	Comenity Capital Bank / Zales, Po Box 182120, Columbus, OH 43218-2120
15030712	Email/Text: mrdiscen@discover.com	Sep 30 2021 00:03:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850
15030717	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 30 2021 00:12:25	Macys / Dsnb, Po Box 8218, Mason, OH 45040
15073011	Email/Text: bnc-quantum@quantum3group.com	Sep 30 2021 00:04:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15034185	Email/Text: mrdiscen@discover.com	Sep 30 2021 00:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15070954	Email/Text: JCAP_BNC_Notices@jcap.com	Sep 30 2021 00:04:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15030714	+ Email/Text: BKRMailOPS@weltman.com	Sep 30 2021 00:04:00	Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
15030715	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Sep 30 2021 00:04:00	Keybank Na, 4910 Tiedman Road, Brooklyn, OH 44144-2338
15052056	Email/PDF: resurgentbknotifications@resurgent.com	Sep 30 2021 00:12:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15030718	+ Email/Text: Mercury@ebn.phinsolutions.com	Sep 30 2021 00:04:00	Mercury Card / Fb&t / Tsys, 1415 Warm Springs Road, Columbus, GA 31904-8366
15049494	Email/Text: Bankruptcy.Notices@pnc.com	Sep 30 2021 00:04:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
15071430	Email/Text: Bankruptcy.Notices@pnc.com	Sep 30 2021 00:04:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15030720	Email/Text: Bankruptcy.Notices@pnc.com	Sep 30 2021 00:04:00	Pnc Bank, N.a., 1 Financial Parkway, Kalamazoo, MI 49009
15030721	Email/Text: Bankruptcy.Notices@pnc.com	Sep 30 2021 00:04:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15201588	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 30 2021 00:12:17	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15072490	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 30 2021 00:12:21	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15068114	Email/Text: bnc-quantum@quantum3group.com	Sep 30 2021 00:04:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15068112	Email/Text: bnc-quantum@quantum3group.com		

District/off: 0315-1

User: jmar

Page 3 of 4

Date Rcvd: Sep 29, 2021

Form ID: pdf900

Total Noticed: 66

15030723	+ Email/PDF: gecsed@recoverycorp.com	Sep 30 2021 00:04:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15030724	+ Email/PDF: gecsed@recoverycorp.com	Sep 30 2021 00:12:23	Synch / Amazon, Po Box 965015, Orlando, FL 32896-5015
15030725	+ Email/PDF: gecsed@recoverycorp.com	Sep 30 2021 00:12:23	Synch / American Eagle DC, Po Box 965005, Orlando, FL 32896-5005
15030726	+ Email/PDF: gecsed@recoverycorp.com	Sep 30 2021 00:12:23	Synch / At Home PLCC, Po Box 965013, Orlando, FL 32896-5013
15030727	+ Email/PDF: gecsed@recoverycorp.com	Sep 30 2021 00:12:23	Synch / Care Credit, Po Box 965036, Orlando, FL 32896-5036
15030728	+ Email/PDF: gecsed@recoverycorp.com	Sep 30 2021 00:12:23	Synch / Citgo, Po Box 965004, Orlando, FL 32896-5004
15030729	+ Email/PDF: gecsed@recoverycorp.com	Sep 30 2021 00:12:23	Synch / JCPenney, Po Box 965007, Orlando, FL 32896-5007
15030730	+ Email/PDF: gecsed@recoverycorp.com	Sep 30 2021 00:12:20	Synch / Lowes, Po Box 956005, Orlando, FL 32896-0001
15030731	+ Email/PDF: gecsed@recoverycorp.com	Sep 30 2021 00:12:23	Synch / Paypal Extras Mc, Po Box 965005, Orlando, FL 32896-5005
15030732	+ Email/PDF: gecsed@recoverycorp.com	Sep 30 2021 00:12:23	Synch / Sams Club, Po Box 965005, Orlando, FL 32896-5005
15030733	+ Email/PDF: gecsed@recoverycorp.com	Sep 30 2021 00:12:20	Synch / Sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
15030734	+ Email/PDF: gecsed@recoverycorp.com	Sep 30 2021 00:12:23	Synch / Synchrony Home, Po Box 965036, Orlando, FL 32896-5036
15068856	+ Email/PDF: gecsed@recoverycorp.com	Sep 30 2021 00:12:24	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15031693	+ Email/PDF: gecsed@recoverycorp.com	Sep 30 2021 00:12:24	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15030736	+ Email/Text: bnc-bluestem@quantum3group.com	Sep 30 2021 00:04:00	Webbank / Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0315-1

User: jmar

Page 4 of 4

Date Recd: Sep 29, 2021

Form ID: pdf900

Total Noticed: 66

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com
Daniel P. Foster	on behalf of Debtor Mark Charles Sigular dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Michelle Lee Sigular dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Maria Miksich	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecl@chapter13trusteewdpa.com

TOTAL: 6